What is claimed is:

1.   A computer implemented method of providing a client with an integrated financial management account, the integrated financial management account including an investment component linked to a loan component, the method comprising the steps of:

receiving application data for the integrated financial management account;

setting up the integrated financial management account with investment component data and loan component data associated with an account file;

contemporaneous with setting up the integrated financial management account in the account file, associating an investment asset to .the investment component data in the account file in order to credit the client with the investment asset in the investment component of the integrated financial management account;

qualifying the client for a loan in the loan component of the integrated financial management account and recording the qualification in the account file; and

after successful loan qualification, disbursing the proceeds of the loan component into the investment component by storing a value of the proceeds in the investment component data in the account file, or after unsuccessful qualification, removing the association of the investment asset to the investment component data in the account file.

2.   The computer implemented method according to claim 1, wherein the investment asset associated with the investment component data is selected from a predetermined list of investments.

3.   The computer implemented method according to claim 1, wherein the step of setting up the integrated financial management account includes pre-qualifying the client and, wherein the step of pre-qualifying the client includes the step of determining a preliminary credit score for the client and determining that the preliminary credit score meets a predetermined threshold score.

4.   The computer implemented method according to claim 1, wherein the title in the investment asset remains with a provider of the integrated financial management

account until the step of disbursing the proceeds of the loan component is recorded in the investment component data in the account file.

5.   The computer implemented method according to claim 1, wherein the type of the loan in the loan component is stored as loan component data in the account file, and wherein the type of the loan includes a mortgage loan.

6.   The computer implemented method according to claim 5, wherein the type of the loan in the loan component is one of a first mortgage, a second equity mortgage loan, a third equity mortgage loan, other sub-ordinate mortgage loan, and a reverse mortgage.

7.   The computer implemented method according to claim 1, wherein a type of the investment asset is stored in the investment component data in the account file and includes one of an equity-index fund, a bond-index fund, and a combination of an equity index fund and a bond index fund and a mutual fund.

8.   The computer implemented method according to claim 1, wherein the step of receiving application data includes calculating and displaying projections for a growth of investment assets over time.

9.   The computer implemented method according to claim 1, wherein the step of qualifying the client includes calculation of a credit score for credit approval.

10.   The computer implemented method according to claim 5, further including the step of customizing the mortgage loan data based on computer generated projections of fixed and variable terms, amortization options, and different interest rate and origination fee combinations and displaying the customized mortgage data.

11.   The computer implemented method according to claim 1, further including the step of:

notifying the client whenever either the loan component or the investment component achieves a client configurable benchmark value.

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12. The computer implemented method according to claim 1, further comprising the step of:

marking to market the investment asset and the loan, in real time or near real time, and updating the investment component data and the loan component data and communicating the updated data to the client.

13. The computer implemented method according to claim 1, further including the steps of:

marking to market, in real time or near real time, and updating the investment component data and the loan component data and communicating the updated data to the client; and

notifying the client automatically whenever the value of either the investment component asset or the loan in the loan component reaches or exceeds a configurable benchmark.

14. The computer implemented method according to claim 6, further including the steps of:

receiving data for a rollover of the integrated financial management account to a mortgage based on a second property different from a first property used in the step of qualifying the client for the original loan in the loan component, wherein said integrated financial management account is associated with a lien file which stores lien data of property associated with the integrated financial management account;

storing the mortgage loan data, secured to the second property, in the loan component data in the account file; and

subtracting the value of the client's equity in the first property and the investment asset in the investment component from the balance of the original loan in the loan component and storing the repayment information in the loan component data of the account file.

15. The computer implemented method according to claim 14, wherein the step of receiving data for a rollover includes calculating and displaying financial projections

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based on projection of the increase in home equity on projected property appreciation and current value of investment assets.

16. The computer implemented method according to claim 1, wherein the step of receiving application data is performed through the Internet or other electronic network.

17. The computer implemented method according to claim 1, wherein the step of receiving application data includes the step of an online filling of an application form at an online terminal.

18. The computer implemented method according to claim 17, wherein the online terminal includes one of a laptop computer, a notebook computer, a hand held computer, a pager, a web-enabled television, telephone, and other wireless device.

19. The computer implemented method according to claim 16, wherein the step of receiving the application data includes the step of an online filling of an application form by one of the client and a third party at an online terminal.

20. The computer implemented method according to claim 19, wherein the online terminal is located at one of a bank branch, a bank ATM, a booking office, an affinity group office, a telephone call center, a retail store, a brokerage house, the client's home, and the client's office.

21. The computer implemented method according to claim 1, further including the steps of

displaying detailed insurance information and options for selection by a client; and

calculating and displaying the costs and benefit of purchasing the insurance option selected by the client.

22. The computer implemented method according to claim 21, wherein the insurance options displayed includes portfolio insurance.

23. The computer implemented method according to claim 21, wherein the insurance option displayed includes a life and disability insurance for a duration between providing the client with the investment asset and a specific time determined by the client or a provider of the integrated financial management account.

24. The computer implemented method according to claim 1, further including the steps of

storing information regarding pledges of additional qualified assets in the loan component data associated with the account file;

calculating and providing an additional loan against the pledged assets and storing the additional loan information in the loan component data associated with the account file; and

investing the proceeds of the loan to purchase additional investment assets and storing information regarding the additional investment assets in the investment component data associated with the account file.

25. The computer implemented method according to claim 1, wherein the step of qualifying the client for a loan includes the step of retrieving, through an electronic network, both the client's credit history, and title history and appraisal on a property that is associated with the loan component data in the account file.

26. The computer implemented method according to claim 1, further including displaying account management options for a client to administer the integrated financial management account online on a real or near real time basis seven days a week and twenty four hours a day.

27. The computer implemented method according to claim 1, further including displaying account management options for a client to administer the integrated financial management account online by modifying stored parameters related to the loan component data and the investment component data.

28   The computer implemented method according to claim 1, wherein the step of receiving application data includes receiving and verifying an electronic signature.

29.   The computer implemented method according to claim 1, further including the steps of

    displaying a plurality of retirement planning options for selection by a client; and

    calculating and displaying an account value in response to the selected retirement planning option.

30.   The computer implemented method according to claim 1, further including the step of providing an interface for making payments to the integrated financial management account using one of a credit card, a debit card, a smart card, and debiting a checking account.

31.   The computer implemented method according to claim 30, further including the step adding to the investment component data the additional purchased investment asset.

32.   The computer implemented method according to claim 30, wherein a credit card, a debit card, and a smart card are used to pay account fees.

33.   The computer implemented method according to claim 1, further comprising the steps of:

    determining an increase in value of the investment asset based on the investment component data associated with the account file;

    calculating an additional margin loan for the increase in value of the investment asset; and

    updating the investment component data with additional investment assets purchased using the additional margin loan.

34.   The computer implemented method according to claim 19, wherein the online terminal includes one of a computer terminal and a web enabled television.

35.   The computer implemented method according to claim 19, wherein the online terminal includes an Internet enabled device for accessing the Internet.

36.   The computer implemented method according to claim 1, further comprising the step of:

        displaying help and options using multi-media displays to sell, explain or solicit the integrated financial management account.

37.   The computer implemented method according to claim 1, further comprising the step of:

        displaying hot links or metatags to web pages that sell, explain or solicit the integrated financial management account.

38.   The computer implemented method according to claim 36, wherein the multi-media display includes audio and video streams.

39.   The computer implemented method according to claim 11, further comprising the step of displaying an online interface to interactively configure the benchmarks.

40.   The computer implemented method according to claim 1, wherein the step of qualifying the client for a loan in the loan component further includes calculating a loan commitment for a predetermined sum for a future purchase of a property by the client and storing the loan commitment data in the loan component data.

41.   The computer implemented method according to claim 5, further comprising the steps of:

        periodically assessing the value of a property pledged for the mortgage loan;
        calculating an increase in the value of the property;
        calculating and providing an additional loan as a percentage of the increase in the value of the property and storing the additional loan in the loan component data; and

storing additional investment asset information in the investment component data on the additional investment assets purchased based on the additional loan.

42. The computer implemented method according to claim 1, further including the step of:

calculating and storing a reduction in the loan balance in the loan component data based on transferring proceeds of a sale of investment assets whose information is stored in the investment component data.

43. The computer implemented method according to claim 1, further comprising the step of:

displaying an option for increasing, by the client, the outstanding balance in the loan component to generate additional funds; and

transferring the additional funds to the investment component to update the investment component data associated with the account file.

44. The computer implemented method according to claim 1, further including the step of:

displaying an option for paying fees on the investment component of the integrated financial management account by allowing a client to increase an interest rate on the loan in the loan component and storing the increased interest rate in the loan component data associated with the account file.

45. The computer implemented method of claim 1, further including the step of:

displaying an option for increasing an interest rate on the loan by a client to pay account dues and storing the increased interest rate in the loan component data associated with the account file.

46. The computer implemented method of claim 45, wherein the account dues includes insurance fees or asset management fees.

47. The computer implemented method according to claim 1, further including the step of:

storing a provider-assigned percentage of the investment assets in the investment component data associated with the account file in order to indicate that a percentage of the investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay fees on the investment component.

48. The computer implemented method according to claim 1, further including the step of:

storing a provider-assigned percentage of the investment assets in the investment component data associated with the account file in order to indicate that a percentage of the investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay any account dues.

49. The computer implemented method according to claim 1, wherein the step of receiving application data is performed by a bank, and

wherein the investment asset, in the step of crediting the investment component of the integrated financial management account, is purchased by an Internet company having an agreement with the bank.

50. A computer implemented method for providing financial services over the Internet, comprising the steps of:

providing clients with financial services through an Internet website; and

using Internet broadcasting to deliver financial information and services requested by the clients.

51. The computer implemented method according to claim 50, wherein Internet broadcasting includes providing on-demand at least one of printed or graphic information, motion pictures, or live broadcasting of any content.

52. The computer implemented method according to claim 51, wherein the step of using Internet broadcasting includes providing Synchronized Multimedia Integrated Language ("SMIL") compliant applications.

53. The computer implemented method according to claim 50, wherein the step of providing clients with financial services through an internet website includes providing hot links which automatically take the client to another web page of the provider or of a third party for information or calculations requested by the client.

54. A computer implemented method of providing customized responses for a customer care application, including the steps of:

receiving a customer service request data including a customer characteristic data;

correlating the customer characteristic data with the a service provider characteristic data stored in a service provider file to select a service provider for the received customer service request; and

using the selected service provider for responding to the customer service request.

55. The customer implemented method according to claim 54, wherein the customer characteristic data is one of gender, age, race, and accent correlated to a part of country.

56. The customer implemented method according to claim 55, wherein the service provider characteristic is one of gender, age, race, and accent correlated to a part of country.

57. The customer implemented method according to claim 56, wherein the step of correlating the customer characteristic data to the service provider characteristic data includes matching the customer characteristic data to the service provider characteristic data.

58.   The customer implemented method according to claim 54, wherein said service provider includes one of a person, a video feed, and an audio feed.

59.   A computer implemented method of providing financial services over the internet, comprising the steps of:

        displaying a financial services product for auction;

        receiving and storing bid data for the financial services product; and

        calculating a best qualified bid and awarding the financial services product to the best qualified bid.

60.   The computer implemented method according to claim 59, wherein the financial services products include one of a loan account and an investment account.

61.   The computer implemented method according to claim 1, further including the step of:

        displaying for public auction over the Internet one of the integrated financial management account, the investment component, and the loan component.

62.   A window of a graphical user interface, comprising:

        an integrated financial management account window operable to display an entry associated with at least one of a loan component or an investment component associated with an integrated financial management account; and

        the interchange window further operable to display at least one status icon related to whether a benchmark for one of the loan component or the investment component has been reached or passed.

63.   A window of a graphical user interface, comprising:

        an integrated financial management account window operable to display an entry associated with at least one of a loan component and an investment component associated with an integrated financial management account; and

the integrated financial management account window operable to display at least one of a loan component benchmark and an investment component benchmark, and current account information about the loan component or the investment component.

64.   The window as defined in claim 62, wherein said interchange window is further operable to display change options for data related to one of said loan component and said investment component.

65.   The window as defined in claim 64, wherein said interchange window is further operable to display projections of the effect selected change options will have on their respective loan component data or investment component data.

66.   The computer implemented method according to claim 1, further comprising the step of:

calculating a guaranteed rollover loan amount for the purchase of a second property based on the appraised value of a first property, whose lien data is associated with the loan component in the loan component data, and on values of the investment component and the loan component associated with the integrated financial management account.

67.   The computer implemented method according to claim 66, further comprising the step of:

communicating to the client, periodically or on demand, the calculated guaranteed rollover loan amount.

68.   The computer implemented method according to claim 1, further comprising the step of:

calculating an increase in the value of a property whose lien data is associated with the loan component in the loan component data; and

determining an additional loan amount eligibility in the loan component based on the calculated increase in the value of the property.

69.   The computer implemented method according to claim 68,

associating additional investment assets with the investment component data based on additional investment assets purchased with the proceeds of the additional loan amount eligibility determined based on the calculated increase in the value of the property.

70.   A computer data storage medium having program code recorded thereon for providing a client with an integrated financial management account, the program code comprising:

a first program code for receiving application data for the integrated financial management account;

a second program code for setting up an integrated financial management account with an investment component data and a loan component data stored associated with an account file;

a third program code, that contemporaneous with the setting up of the integrated financial management account, credits the client with an investment asset in the investment component of the integrated financial management account by associating the investment asset to the investment component data associated with the account file;

a fourth program code that qualifies the client for a loan in the loan component of the integrated financial management account and associates the qualification with the account file; and

a fifth program code, that after successful loan qualification, disburses proceeds of the loan into the investment component by storing the proceeds in the investment component data associated with the account file , or after unsuccessful loan qualification removes the association of investment asset to the investment component data associated with the account file.

71.   A computer implemented method of providing a client with an integrated financial management account, comprising:

receiving application data for an integrated financial management account;

setting up the integrated financial account with a loan component data, an investment component data, and an insurance component, all associated with an account file;

qualifying the client for a loan in the loan component of the integrated financial management account and associating the qualification information with the account file;

disbursing the proceeds of the loan component into the investment component by recording a proceed value in the investment component data associated with the account file; and

purchasing investment assets using the proceeds of the loan component and associating purchased investment assets to the investment component data associated with the account file.

72.   The computer implemented method according to claim 71, further comprising the steps of:

associating data relating to a collateral asset, to the loan component data, to secure the loan in the loan component; and

associating lien or assignment data related to the investment assets, to the loan component data, to further secure the loan in the loan component.

73.   The computer implemented method according to claim 72, wherein the collateral asset is real property.

74.   The computer implemented method according to claim 71, wherein the investment assets include one of an equity index fund, a bond-index fund, mutual fund, and a combination of an equity index fund and a bond index fund.

75.   The computer implemented method according to claim 71, further including the step of:

notifying the client whenever either a value in the loan component data or the investment component data achieves a client configurable benchmark.

76.   The computer implemented method according to claim 71, further comprising the step of:

marking to market, in real time or near real time, and updating the value of the investment component data and the loan component data and communicating the updated values to the client.

77.   The computer implemented method according to claim 71, wherein the step of receiving the application data is performed through the internet or other electronic network.

78.   The computer implemented method according to claim 71, further comprising the steps of:

determining if the integrated financial management account is subject to financial guarantee insurance restrictions by accessing a file containing state specific financial guarantee insurance restriction data;

if determined to be not subject to financial guarantee insurance restrictions, displaying detailed insurance information and options for selection by the client; and

calculating and displaying the costs and benefits of purchasing the insurance options selected by the client.

79.   The computer implemented method according to claim 78, wherein the insurance options includes portfolio insurance on the asset purchased in the IFMA.

80.   The computer implemented method according to claim 71, further comprising the step of:

associating financial contract information, to secure a part of the loan in the loan component, to the loan component data in the account file.

81.   The computer implemented method according to claim 80, wherein the part of the loan secured is the residual value of the loan after application of a proceeds of selling the investment assets to the liquidate a part of the loan.

82.   The computer implemented method according to claim 71, further comprising the steps of:

associating lien data on a collateral asset to the loan component data in order to secure the loan in the loan component;

associating assignment or lien data on the investment asset to the loan component data to further secure the loan in the loan component; and

associating insurance data for the loan in the loan component, purchased by a provider of the integrated financial management account, to further secure the loan the loan component.

83.   The computer implemented method according to claim 71, further comprising the steps of:

aggregating a value of the insurance for each of a plurality of clients set up during a predetermined time period to obtain an aggregated insurance value; and

communicating said aggregated insurance value to an insurance provider.

84.   The computer implemented method according to claim 83, further comprising the step of after each aggregated insurance value for the predetermined time period is calculated, subtracting that aggregated insurance value from a predetermined insurance limit to thereby create the predetermined insurance limit to be used for a next insurance limit subtraction step for a next predetermined time period.

85.   The computer implemented method according to claim 83, wherein said insurance component data includes an expiry date for the insurance; and further comprising the steps of:

comparing the expiry date for each insurance component to a current date; and

if the current date is equal to or after one of the expiry dates, then determining if a value of the loan component for that account is greater than a value of the investment component; and

sending a first message if the value of the loan component is greater than the value of the investment component.

86.   The computer implemented method according to claim 85, wherein said first message is a payout or claim message sent to an insurance provider.

87.   The computer implemented method according to claim 85, wherein if the value of the loan component is less than or equal to the value of the investment component, displaying a plurality of options to the client regarding the account.

88.   The computer implemented method according to claim 87, wherein said plurality of options include at least two from the group of liquidate the account, partially liquidate the account, or rollover the account for a predetermined time period.

89.   The computer implemented method according to claim 71, further comprising the steps of:

        aggregating a value of a first investment in the investment component for each of a plurality of clients set up during a predetermined time period to obtain an aggregated first investment value; and

        communicating said aggregated first investment value to a broker for said first investment.

90.   The computer implemented method as defined in claim 71, further comprising the step of determining a value of the investment component for each of a plurality of clients on a periodic basis and communicating information relating to said determined values to an insurance provider.

91.   The computer implemented method according to claim 71, wherein the investment assets associated with the investment component data is selected from a predetermined list of investments.

92.   The computer implemented method according to claim 71, wherein the step of setting up the integrated financial management account includes pre-qualifying the client and, wherein the step of pre-qualifying the client includes the step of determining a preliminary credit score for the client and determining that the preliminary credit score meets a predetermined threshold score.

93. The computer implemented method according to claim 71, wherein the title in the investment assets remains with a provider of the integrated financial management account until the step of disbursing the proceeds of the loan component is recorded in the investment component data in the account file.

94. The computer implemented method according to claim 71, wherein the type of the loan in the loan component is stored as loan component data in the account file, and wherein the type of the loan includes a mortgage loan.

95. The computer implemented method according to claim 94, wherein the type of the loan in the loan component is one of a first mortgage, second equity mortgage loan, a third equity mortgage loan, other sub-ordinate mortgage loan, and a reverse mortgage.

96. The computer implemented method according to claim 71, wherein a type of the investment asset is stored in the investment component data in the account file and includes one of an equity-index fund, a bond-index fund, and a combination of an equity index fund and a bond index fund and a mutual fund.

97. The computer implemented method according to claim 71, wherein the step of receiving application data includes calculating and displaying projections for a growth of investment assets over time.

98. The computer implemented method according to claim 71, wherein the step of qualifying the client includes calculation of a credit score for credit approval.

99. The computer implemented method according to claim 94, further including the step of customizing the mortgage loan data based on computer generated projections of fixed and variable terms, amortization options, and different interest rate and origination fee combinations and displaying the customized mortgage data.

100. The computer implemented method according to claim 71, further including the step of:

notifying the client whenever either the loan component or the investment component achieves a client configurable benchmark value.

101.   The computer implemented method according to claim 71, further comprising the step of:

marking to market the investment assets and the loan, in real time or near real time, and updating the investment component data and the loan component data and communicating the updated data to the client.

102.   The computer implemented method according to claim 71, further including the steps of:

marking to market, in real time or near real time, and updating the investment component data and the loan component data and communicating the updated data to the client; and

notifying the client automatically whenever the value of either the investment component asset or the loan in the loan component reaches or exceeds a configurable benchmark.

103.   The computer implemented method according to claim 95, further including the steps of:

receiving data for a rollover of the integrated financial management account to a mortgage based on a second property different from a first property used in the step of qualifying the client for the original loan in the loan component, wherein said integrated financial management account is associated with a lien file which stores lien data of property associated with the integrated financial management account;

storing the mortgage loan data, secured to the second property, in the loan component data in the account file; and

subtracting the value of the client's equity in the first property and the investment asset in the investment component from the balance of the original loan in the loan component and storing the repayment information in the loan component data of the account file.

104.   The computer implemented method according to claim 103, wherein the step of receiving data for a rollover includes calculating and displaying financial projections based on projection of the increase in home equity on projected property appreciation and current value of investment assets.

105.   The computer implemented method according to claim 71, wherein the step of receiving application data is performed through the Internet or other electronic network.

106.   The computer implemented method according to claim 71, wherein the step of receiving application data includes the step of an online filling of an application form at an online terminal.

107.   The computer implemented method according to claim 106, wherein the online terminal includes one of a laptop computer, a notebook computer, a hand held computer, a pager and a web-enabled television or telephone.

108.   The computer implemented method according to claim 105, wherein the step of receiving application data includes the step of an online filling of an application form by one of the client and a third party at an online terminal.

109.   The computer implemented method according to claim 108, wherein the online terminal is located at one of a bank branch, a bank ATM, a booking office, an affinity group office, a telephone call center, a retail store, a brokerage house, the client's home, and the client's office.

110.   The computer implemented method according to claim 71, further including the steps of:

        displaying detailed insurance information and options for selection by a client; and

        calculating and displaying the costs and benefit of purchasing the insurance option selected by the client.

111. The computer implemented method according to claim 110, wherein the insurance options displayed includes portfolio insurance on the assets purchased in the IFMA.

112. The computer implemented method according to claim 110, wherein the insurance option displayed includes a life and disability insurance for a duration between providing the client with the investment asset and a specific time determined by the client or a provider of the integrated financial management account.

113. The computer implemented method according to claim 71, further including the steps of:

storing information regarding pledges of additional qualified assets in the loan component data associated with the account file;

calculating and providing an additional loan against the pledged assets and storing the additional loan information in the loan component data associated with the account file; and

investing the proceeds of the loan to purchase additional investment assets and storing information regarding the additional investment assets in the investment component data associated with the account file.

114. The computer implemented method according to claim 71, wherein the step of qualifying the client for a loan includes the step of retrieving, through an electronic network, both the client's credit history, and title history and appraisal on a property that is associated with the loan component data in the account file.

115. The computer implemented method according to claim 71, further comprising displaying account management options for a client to administer the integrated financial management account online on a real or near real time basis seven days a week and twenty four hours a day.

116. The computer implemented method according to claim 71, further including displaying account management options for a client to administer the integrated financial

management account online by modifying stored parameters related to the loan component data and the investment component data.

117. The computer implemented method according to claim 71, wherein the step of receiving application data includes receiving and verifying an electronic signature.

118. The computer implemented method according to claim 71, further including the steps of:

displaying a plurality of retirement planning options for selection by a client; and

calculating and displaying an account value in response to the selected retirement planning option.

119. The computer implemented method according to claim 71, further including the step of providing an interface for making payments, for purchasing additional investment assets, to the integrated financial management account using one of a credit card, a debit card, and a smart card.

120. The computer implemented method according to claim 119, further including the step of adding to the investment component data the additional purchased investment asset.

121. The computer implemented method according to claim 119, wherein a credit card, a debit card, a smart card, payroll deduction, or direct debit from the client's checking account are used to account fees.

122. The computer implemented method according to claim 71, further comprising the steps of:

determining an increase in value of the investment asset based on the investment component data associated with the account file;

calculating an additional margin loan for the increase in value of the investment asset; and

updating the investment component data with additional investment assets purchased using the additional margin loan.

123.   The computer implemented method according to claim 108, wherein the online terminal includes one of a computer terminal and a web enabled television.

124.   The computer implemented method according to claim 108, wherein the online terminal includes an Internet enabled device for accessing the Internet.

125.   The computer implemented method according to claim 71, further comprising the step of:

displaying help and options using multi-media displays to sell, explain or solicit the integrated financial management account.

126.   The computer implemented method according to claim 71, further comprising the step of:

displaying hot links or metatags to web pages that sell, explain or solicit the integrated financial management account.

127.   The computer implemented method according to claim 125, wherein the multi-media display includes audio and video streams.

128.   The computer implemented method according to claim 100, further comprising the step of displaying an online interface to interactively configure the benchmarks.

129.   The computer implemented method according to claim 71, wherein the step of qualifying the client for a loan in the loan component further includes calculating a loan commitment for a predetermined sum for a future purchase of a property by the client and storing the loan commitment data in the loan component data.

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130. The computer implemented method according to claim 94, further comprising the steps of:

        periodically assessing the value of a property pledged for the mortgage loan;

        calculating an increase in the value of the property;

        calculating and providing an additional loan as a percentage of the increase in the value of the property and storing the additional loan in the loan component data; and

        storing additional investment asset information in the investment component data on the additional investment assets purchased based on the additional loan.

131. The computer implemented method according to claim 71, further including the step of:

        calculating and storing a reduction in the loan balance in the loan component data based on transferring proceeds of a sale of investment assets whose information is stored in the investment component data.

132. The computer implemented method according to claim 71, further comprising the steps of:

        displaying an option for increasing, by the client, the outstanding balance in the loan component to generate additional funds; and

        transferring the additional funds to the investment component to update the investment component data associated with the account file.

133. The computer implemented method according to claim 71, further including the step of:

        displaying an option for paying fees on the investment component of the integrated financial management account by allowing a client to increase an interest rate on the loan in the loan component and storing the increased interest rate in the loan component data associated with the account file.

134. The computer implemented method of claim 71, further including the step of:

displaying an option for increasing an interest rate on the loan by a client to pay account dues and storing the increased interest rate in the loan component data associated with the account file.

135. The computer implemented method of claim 134, wherein the account dues include insurance fees or asset management fees.

136. The computer implemented method according to claim 71, further including the step of:

storing a provider-assigned percentage of the investment assets in the investment component data associated with the account file in order to indicate that a percentage of the investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay fees on the investment component.

137. The computer implemented method according to claim 71, further including the step of:

storing a provider-assigned percentage of the investment assets in the investment component data associated with the account file in order to indicate that a percentage of the investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay any account dues.

138. A computer implemented method according to claim 71, further the step of displaying a charitable-giving option for selection.

139. A computer data storage medium having program code recorded thereon for providing a client with an integrated financial management account, the program code comprising:

a first program code that receives application data for the integrated financial management account;

a second program code that sets up the integrated financial management account having a loan component data, an investment component data, and an insurance component, all associated with an account file;

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a third program code that qualifies the client for a loan in the loan component of the integrated financial management account and associating the qualification information in the account file;

a fourth program code that records a proceed value of disbursing the proceeds of the loan component into the investment component; and

a fifth program code that associates purchased investment assets to the investment component data, the investment assets purchased using the proceeds of the loan component.

140.   A system for providing a client with an integrated financial management account, the system comprising:

means for receiving application data for the integrated financial management account;

means for setting up the integrated financial management account with investment component data and loan component data associated with an account file;

means for associating an investment asset to the investment component data, contemporaneous with setting up the integrated financial management account, in order to credit the client with the investment asset and to record the same in the investment component data of the integrated financial management account;

means for qualifying the client for a loan in loan component of the integrated financial management account and recording the qualification in the account file;

means for disbursing the proceeds of the loan component into the investment component, after successful loan qualification, by storing a value of the proceeds in the investment component data; and

means for removing the association of the investment asset to the investment component data, after unsuccessful loan qualification.

141.   A system for providing a client an integrated financial management account, the system comprising:

means for receiving application data for the integrated financial management account;

means for setting up the integrated financial management account with loan component data, an investment component data, and an insurance component, all associated with an account file;

means for qualifying the client for a loan in the loan component of the integrated financial management account and associating the qualification information in the account file;

means for disbursing the proceeds of the loan component into the investment component by recording a proceed value in the investment component data associated with the account file; and

means for purchasing investment assets using the proceeds of the loan component and associating the purchased investment assets to the investment component data associated with the account file.

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